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|--|---------------------------|-------------|-----------|---|
| Information to identify the case: | | | | |
| Debtor 1 | Richard C. Walters | | | Social Security number or ITIN xxx-xx-2169 |
| | First Name | Middle Name | Last Name | EIN --_----- |
| Debtor 2 | | | | Social Security number or ITIN ----- |
| (Spouse, if filing) | First Name | Middle Name | Last Name | EIN --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | | |
| Case number: 15-23625-JAD | | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard C. Walters

12/29/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard C. Walters
Debtor(s)

Case No. 15-23625-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2020

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ++++ | Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Richard C. Walters, 2077 Walton Avenue, Pittsburgh, PA 15210-4145 |
| cr | + Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413 |
| 14116405 | ++++ FNB CONSUMER DISCOUNT, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129 address filed with court:, FNB Consumer Discount, 4313 Walnut Street, Unit 29, McKeesport, PA 15132 |
| 14116407 | + Ford Motor Credit Company, c/o Donald S. Mazzotta, Esquire, 700 Fifth Avenue, 2nd Floor, Pittsburgh, PA 15219-3017 |
| 14116408 | Lowe's, POB ox 530914, Atlanta, GA 30353-0914 |
| 14116409 | Navient, PO Box 740351, Atlanta, GA 30374-0351 |
| 14177751 | + Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101 |
| 14116411 | Wells Fargo Auto Finance, PO Box 29704, Glendale, AZ 85308 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Dec 30 2020 05:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 30 2020 01:59:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 30 2020 05:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 30 2020 01:59:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | EDI: RECOVERYCORP.COM | Dec 30 2020 05:43:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14116399 | EDI: TSYS2.COM | Dec 30 2020 05:43:00 | Barnes & Noble, c/o Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337 |
| 14165415 | + Email/Text: bncmail@w-legal.com | Dec 30 2020 02:00:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14116400 | EDI: CAPITALONE.COM | Dec 30 2020 05:43:00 | Capital One, PO Box 30285, Salt Lake City, UT |

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| 14141235 | EDI: CAPITALONE.COM | Dec 30 2020 05:43:00 | 84130-0285 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14116403 | Email/PDF: creditonebknotifications@resurgent.com | Dec 30 2020 02:29:52 | Credit One Master Card, PO Box 60500, City of Industry, CA 91716-0500 |
| 14116404 | Email/PDF: creditonebknotifications@resurgent.com | Dec 30 2020 02:29:51 | Credit One Visa, PO Box 60500, City of Industry, CA 91716-0500 |
| 14166469 | + Email/Text: kburkley@bernsteinlaw.com | Dec 30 2020 02:00:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14116406 | + EDI: FORD.COM | Dec 30 2020 05:43:00 | Ford Motor Credit Company, 1 American Road, Dearborn, MI 48126-2701 |
| 14116401 | EDI: JPMORGANCHASE | Dec 30 2020 05:43:00 | Chase Freedom, PO Box 15153, Wilmington, DE 19886 |
| 14116402 | EDI: JPMORGANCHASE | Dec 30 2020 05:43:00 | Chase Southwest, P. O. Box 15153, Wilmington, DE 19886-5153 |
| 14171045 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 30 2020 02:30:03 | LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15051469 | Email/Text: camanagement@mtb.com | Dec 30 2020 01:59:00 | M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810 |
| 14162362 | + EDI: MID8.COM | Dec 30 2020 05:43:00 | Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14175510 | EDI: NAVIENTFKASMSERV.COM | Dec 30 2020 05:43:00 | Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635 |
| 14116410 | EDI: AGFINANCE.COM | Dec 30 2020 05:43:00 | One Main Financial, PO Box 183172, Columbus, OH 43218-3172 |
| 14175246 | EDI: PRA.COM | Dec 30 2020 05:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14121881 | EDI: RECOVERYCORP.COM | Dec 30 2020 05:43:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14167211 | + EDI: WFFC.COM | Dec 30 2020 05:43:00 | Wells Fargo Bank, N.A., c/o Wells Fargo Bank, N.A., as servicer, Attn: Bankruptcy Dept./MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203 |
| 14131704 | + EDI: WFFC.COM | Dec 30 2020 05:43:00 | Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938 |
| 14173908 | + EDI: WFFC.COM | Dec 30 2020 05:43:00 | Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001 |
| 14116412 | EDI: WFFC.COM | Dec 30 2020 05:43:00 | Wells Fargo Home Mortgage, P.O. Box 11701, Newark, NJ 07101-4701 |
| 14116413 | EDI: WFFC.COM | Dec 30 2020 05:43:00 | Wells Fargo Visa, PO Box 6412, Carol Stream, IL 60197-6412 |

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
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| cr | | Duquesne Light Company |
| cr | | Pittsburgh Water & Sewer Authority |
| cr | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T BANK, P.O. Box 840, Buffalo, NY 14240-0810 |
| 14157625 | ##+ | Porania LLC, P. O. Box 11405, Memphis TN 38111-0405 |

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brett A. Solomon | on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett.solomon@solomon-legal.com |
| Brian Nicholas | on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com |
| Christopher M. Frye | on behalf of Debtor Richard C. Walters chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com |
| Jeffrey R. Hunt | on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com |
| Jeffrey S. Dunn | jefdun@gmail.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Peter J. Ashcroft | on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| Terry A. Shulsky | on behalf of Plaintiff Wells Fargo Bank N.A. terry.shulsky@bipc.com donna.curcio@bipc.com;katherine.maloney@bipc.com |

TOTAL: 9